Form 137 - aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 20-14541-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns
408 NE 6th Street

Naoko Stearns
408 NE 6th Street

Unit 413 Unit 413

Fort Laurderdale, FL 33304 Fort Laurderdale, FL 33304

Social Security No.:

xxx-xx-7433 xxx-xx-2771

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 7/24/24 Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Justin M Gillman, Debtor's Attorney

COMMISSION OR FEES

fee: \$6653.50

EXPENSES expenses: \$100.00

If this is a chapter 13 case, the fees and expenses awarded:

will not reduce the amount to be paid to general unsecured creditors under the plan.

will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: June 21, 2024

JAN:

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

Case No. 20-14541-MBK In re:

Scott D Stearns Chapter 13

Naoko Stearns Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 6 Form ID: 137 Total Noticed: 92 Date Rcvd: Jun 21, 2024

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

Recip ID db/jdb	#+	Recipient Name and Address Scott D Stearns, Naoko Stearns, 408 NE 6th Street, Unit 413, Fort Laurderdale, FL 33304-6408
cr	+	SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518767832	+	20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
518842997	+	20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3151
518767837	++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767849	+	Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
518767856	+	Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
518767855	+	Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767881	+	Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
518767887	+	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
518767893		Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
518767896	+	Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
518767905		Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
518841256	+	SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
518767907	+	Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023
518767909	+	Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829
518767908	+	Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710
518767911		Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767917	+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767922	+	Syncb/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253
518796332	+	TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2190
518767934	+	Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
Sing	Elitati Text. usanj.njoanki e usuoj.gov	Jun 21 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		
		Jun 21 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark
			Center, Suite 2100, Newark, NJ 07102-5235
518767838	Email/Text: ebnbankruptcy@ahm.honda.com		
		Jun 21 2024 20:46:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040

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2 400 100 000 000 2	1,202	•	100011,000000,72
518767833	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 21 2024 20:46:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 21 2024 20:46:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518767845	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 21:01:55	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767847	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:49:33	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767841	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.Co	OM Jun 21 2024 20:45:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.Co	OM Jun 21 2024 20:45:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518767844	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:48:46	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518767843	+ Email/PDF: bncnotices@becket-lee.com	Jun 21 2024 20:49:47	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518767851	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2024 20:43:00	Bank of America, PO Box 982236, El Paso, TX 79998-2236
518767852	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2024 20:43:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518767850	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2024 20:43:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518784813	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 21 2024 20:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518837998	Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2024 20:44:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
518793124	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 21 2024 20:43:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767853	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 20:48:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767854	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 21:03:38	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518767870	^ MEBN	Jun 21 2024 20:31:22	Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
518767872	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:49:45	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518767871	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 21:15:28	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518767874	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:49:15	Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
518767873	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:49:16	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518767879	Email/Text: mrdiscen@discover.com	Jun 21 2024 20:43:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880	Email/Text: mrdiscen@discover.com	Jun 21 2024 20:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518767875	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:48:52	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767877	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 20:49:15	Deptartment Store National Bank/Macy's, Po Box

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510777010	F. U.S		8218, Mason, OH 45040
518777049	Email/Text: mrdiscen@discover.com	Jun 21 2024 20:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767882	Email/Text: bankruptcycourts@equifax.com	Jun 21 2024 20:45:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518767884	Email/Text: eslbankruptcynotifications@esl.org	Jun 21 2024 20:45:15	ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883 +	Email/Text: eslbankruptcynotifications@esl.org	Jun 21 2024 20:45:15	ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767885	MEBN	Jun 21 2024 20:27:58	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518767886	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 21 2024 20:46:00	Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263
518767889	Email/Text: Firstmark Account Ma@firstmark services.com	Jun 21 2024 20:44:00	Firstmark Services, 121 South 13th Street, Lincoln, NE 68508
518767888	Email/Text: Firstmark Account Ma@firstmark services.com	Jun 21 2024 20:44:00	Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501
518767890	Email/Text: EBNBKNOT@ford.com	Jun 21 2024 20:46:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
518767891 +	- Email/Text: EBNBKNOT@ford.com	Jun 21 2024 20:46:00	Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518767892	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 21 2024 20:45:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767859	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2024 21:01:59	Chase, 700 Kansas Lane, Monroe, LA 71203
518767857	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2024 20:49:16	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767861	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2024 20:48:41	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2024 21:01:55	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518804031 +	Email/Text: RASEBN@raslg.com	Jun 21 2024 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518767894	Email/Text: camanagement@mtb.com	Jun 21 2024 20:45:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518767895	Email/Text: camanagement@mtb.com	Jun 21 2024 20:45:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518767897 +	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jun 21 2024 20:46:00	New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300, Albany, NY 12205-0300
518840646	Email/Text: Bankruptcy.Notices@pnc.com	Jun 21 2024 20:44:00	PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
518767898	Email/Text: Bankruptcy.Notices@pnc.com	Jun 21 2024 20:44:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518767900	Email/Text: Bankruptcy.Notices@pnc.com	Jun 21 2024 20:44:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518767899	Email/Text: Bankruptcy.Notices@pnc.com	Jun 21 2024 20:44:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518767902	Email/Text: Bankruptcy.Notices@pnc.com	Jun 21 2024 20:44:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342

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518767903	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 21 2024 20:44:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518767904 ^	MEBN	Jun 21 2024 20:29:46	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518767910	Email/Text: NJTax.BNCnoticeonly@treas.a	nj.gov Jun 21 2024 20:44:00	State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518767920 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:49:07	Syncb/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001
518767919 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 21:02:05	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767921 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:48:40	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:49:43	Synchrony Bank/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
518767923 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 21:03:11	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:48:56	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926 +	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:49:31	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518767931	Email/Text: bankruptcy@td.com	Jun 21 2024 20:46:00	TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767929	Email/Text: bankruptcy@td.com	Jun 21 2024 20:46:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518767928 +	Email/Text: bncmail@w-legal.com	Jun 21 2024 20:45:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518767927 +	Email/Text: bncmail@w-legal.com	Jun 21 2024 20:45:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518767933 ^	MEBN	Jun 21 2024 20:29:07	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518836413 +	Email/PDF: ebn_ais@aisinfo.com	Jun 21 2024 21:01:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518767935 +	Email/PDF: ais.wellsfargo.ebn@aisinfo.cor	n Jun 21 2024 20:48:57	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
518767936 +	Email/PDF: ais.wellsfargo.ebn@aisinfo.cor	n Jun 21 2024 20:49:45	Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 70

District/off: 0312-3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or # out of date forwarding orders with USPS.

-		
Recip ID cr	Bypass Reason *P++	Name and Address PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
518767839	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767840	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767834	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767835	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767836	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

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TOTAL: 0 Undeliverable, 28 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024	Signature:	/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2024 at the address(es) listed below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

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TOTAL: 9